

In re:  
Susan Lewis  
Debtor

Case No. 25-10185-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jan 17, 2025

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2025:

Recip ID	Recipient Name and Address
db	+ Susan Lewis, 19-2 Cranberry Ridge, Reading, PA 19606-3934
14969016	+ ACCELERATED MANAGEMENT, 2741 BERVILLE RD, LEESPORT, PA 19533-8807
14969022	+ ECSI, PO BOX 1289, MOON TOWNSHIP, PA 15108-1289
14969023	+ EMPOWER FINANCE, INC., 650 CALIFORNIA STREET, SAN FRANCISCO, CA 94108-2702
14969024	+ FIRSTENERGY, PO BOX 371422, PITTSBURG, PA 15250-7422
14969025	+ FORTIVA / BOB'S DISCOUNT FURNITURE, PO BOX 10555, ATLANTA, GA 30310-0555
14969028	JUAN ROMAN, 3215 RIDGEWAY ROAD, HARRISBURG, PA 17109
14969029	+ KOHLS/CAP, PO BOX 2983, MILWAUKEE, WI 53201-2983
14969030	+ LAW OFFICES OF MICHAEL LUPOLOVER P.C., 333 SYLVAN AVENUE, ENGLEWOOD CLIFFS, NJ 07632-2724
14969033	+ OMNIPOINT MANAGEMENT SOLUTIONS LLC, 1902 RIDGE RD SUITE 148, BUFFALO, NY 14224-3312
14969037	VERIZON WIRELESS, PO BOX 2901809, COLUMBIA, SC 29229

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Jan 18 2025 05:38:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 18 2025 00:58:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 18 2025 00:59:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 18 2025 00:59:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14969017	+ Email/Text: EBNProcessing@afni.com	Jan 18 2025 00:59:00	AFNI INC, PO BOX 3517, BLOOMINGTON, IL 61702-3517
14969018	+ EDI: GMACFS.COM	Jan 18 2025 05:38:00	ALLY, PO BOX 951, HORSHAM, PA 19044-0951
14969019	EDI: CAPITALONE.COM	Jan 18 2025 05:38:00	CAP ONE, PO BOX 70183, CHARLOTTE, NC 28272
14969020	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 18 2025 01:18:17	CREDIT ONE BANK, PO BOX 60500, CITY OF INDUSTRY, CA 91716-0500
14969021	Email/Text: cxs-doc-access@earnin.com	Jan 18 2025 00:58:00	EARNIN, 200 PORTAGE AVENUE, PALO ALTO, CA 94306
14969023	^ MEBN	Jan 18 2025 00:37:01	EMPOWER FINANCE, INC., 650 CALIFORNIA STREET, SAN FRANCISCO, CA 94108-2702
14969026	Email/Text: legal@fundo.com	Jan 18 2025 00:58:00	FUNDO LLC, 3323 NORTHEAST 163RD

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14969027	+ Email/Text: arianna@dakotaeconomic.com	Jan 18 2025 00:58:00	STREET, NORTH MIAMI BEACH, FL 33160 INAZIN LENDING DBA RISE UP LEDNING, PO BOX 636, FT. THOMPSON, SD 57339-0636
14969031	Email/Text: EBN@Mohela.com	Jan 18 2025 00:58:00	MOHELA, 633 SPIRIT DRIVE, CHESTERFIELD, MO 63005
14969032	+ Email/Text: bankruptcy@moneylion.com	Jan 18 2025 00:59:00	MONEY LION, PO BOX 1547, SANDY, UT 84091-1547
14969034	+ Email/Text: csc.bankruptcy@amwater.com	Jan 18 2025 00:59:00	PENNSYLVANIA AMERICAN WATER, 852 WESLEY DRIVE, MECHANISBURG, PA 17055-4475
14969035	+ EDI: SYNC	Jan 18 2025 05:38:00	SYNCB/PPC, PO BOX 71734, PHILADELPHIA, PA 19176-1734
14969036	Email/Text: bkrcy@ugi.com	Jan 18 2025 00:59:00	UGI, PO BOX 13009, READING, PA 19612

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2025

Signature: /s/Gustava Winters

**Information to identify the case:**

<b>Debtor 1:</b> <u>Susan Lewis</u>			Social Security number or ITIN: xxx-xx-7420
First Name	Middle Name	Last Name	EIN: --_-----
<b>Debtor 2:</b> _____			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Eastern District of Pennsylvania			Date case filed for chapter: 7 1/16/25
Case number: 25-10185-pmm			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Susan Lewis	
2. All other names used in the last 8 years		
3. Address	19-2 Cranberry Ridge Reading, PA 19606	
4. Debtor's attorney Name and address	Susan Lewis 19-2 Cranberry Ridge Reading, PA 19606	Contact phone _____ Email: NONE
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

Debtor **Susan Lewis**

Case number **25-10185-pmm**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 1/17/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 12, 2025 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2353, Enter Meeting ID 553 798 0544, and Passcode 9076919462</b>  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 4/14/25</b>          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	